

# Home Affordable Modification (Pauv Nqi Them Tsev Kom Them Taus)

Kawm txog tias yuav tau ua li cas tej zaum koj thiaj txo tau koj tus nqi tsev raws hli kom them taus.

Puas yog koj nyuaj them taus koj tus nqi tsev raws hli, tej zaum vim koj qhov nqi paj nce lawm los yog ziad no koj tau nyiaj tsawg lawm? Tej zaum qhov kev Pauv Nqi Them Tsev uas lub Obama Administration Txheej Xwm Pab Kom Them Taus Tsev muaj pab yuav daws tau teeb meem. Qhov Home Affordable Modification (Kev Pauv Nqi Them Tsev) pab rau cov tswv tsev muaj feem uas ua rau kom lawv tus nqi tsev them taus.

## Tej zaum koj yuav muaj feem tau ib qho Home Affordable Modification (kev Pauv Nqi Them Tsev) yog tias koj:

- Muaj ib lub tsev uas muaj 1- txog 4-chav uas yog qhov chaw koj nyob.
- Tau koj kob nyiaj txais los them tsev rau lossis ua ntej lub lb hlis tim 1, 2009.
- Muaj tus nqi tsev (xam cov se, is-saws-las, thiab nyiaj them rau koom haum tswv tsev) uas yog ntawt tshaj 31 feem pua ntawm koj kob nyiaj hli xam tag nrho (ua ntej txiav se).
- Tiv nqi tsawg dua lossis tiv txog \$729,750 rau koj thawj kob nyiaj txais them ib lub tsev ib chav kheej (muaj tus nqi siab dua yog lub tsev ntawv muaj ob mus rau plaub chav - nug qhov chaw uas txais nyiaj rau koj).

## Nqis Tes Ua Hnub No

Yog koj xav tias tej zaum koj yog ib tug ntawm lab lab tus tswv tsev uas muaj feem koom rau lub Home Affordable Modification (Kev Pauv Nqi Them Tsev), ces nqis tes ua tam sim no.



- Mus saib rau [www.MakingHomeAffordable.gov](http://www.MakingHomeAffordable.gov).
- Hu rau lub Homeowner's HOPE™ tus Xov Tooj ntawm 1-888-995-HOPE (4673) kom nrog ib tus neeg sawv cev tham lus Askiv lossis lus Mev, lossis nav maim tham nrog ib tus neeg sawv cev uas hais tau lwm yam lus.
- Nco ntsoov tias muaj tej Yam tau muab sau ua koj hom lus, tiam sis cov ntaub ntawv ntsig txog koj lub nqi tsev yuav sau ua lus Askiv. Yog tias koj tsis paub lus Askiv zoo, cov kws pab tswv yim tsev uas yog cov HUD-pom zoo yuav pab tau koj hauv Homeowner's HOPE™ tus Xov Tooj.
- Ib tus kws pab tswv yim tsev uas HUD-pom zoo yuav nrog tau koj tham txog koj qhov teeb meem thiab pab koj txiav txim tias txoj kev xaiv nqi twg thiaj li zoo tshaj rau koj. Nrhiav ib tus kws pab tswv yim tsev uas yog cov HUD-pom zoo ntawm [www.hud.gov](http://www.hud.gov).

## Cov kev pab no pab dawb xwb!

Yog tias luag twb teem caij yuav kaw koj lub tsev, ces hu rau koj qhov chaw txais nyiaj lossis ib tug kws pab tswv yim rau tsev sai tam sim no. Tej zaum koj qhov chaw txais nyiaj them tsev yuav ncua lub sij hawm tsis tau kaw koj lub tsev thaum tab tom soj ntsuas koj kob nyiaj txais.

## Ceev Faj Txog Tej Neeg uas Ntxias Tias Yuav Pab Kom Koj Lub Tsev Txhob Poob

- Cov neeg ntxias dag mas nquag tsom cov tswv tsev uas ntsib kev nyuab siab them tsis taus nqi tsev lossis maj muag lawv cov tsev heev. Ua zoo xyuas kom paub thiaj tsis raug kev dag ntxias.
- Qhov kev pab los ntawm ib tus kws pab tswv yim rau tsev uas HUD-pom zoo mas yog PAB DAWB xwb. Ceev faj txog tej tus neeg uas hais kom koj yuav tsum them ib tug nqi mas lawv mam li pab tswv yim lossis pauv koj qhov nqi txais them tsev.
- Ceev faj txog cov neeg uas thib tas zog kom koj xees npe rau tej ntaub ntaww tam sim ntawd.
- Tsis txhob cia li xees npe tso koj daim ntawv yuav tsev mus rau ib tus neeg twg yog tias koj qhov chaw txais nyiaj them tsev tsis nyob rau ntawd lav tias nws yuav zam cov nyiaj uas koj tiv.
- Tsis txhob cia li xa koj cov nyiaj them nqi tsev mus rau ib tus neeg twg uas tsis yog koj qhov chaw txais nyiaj them tsev yog tias lawv tsis tau tso cai rau koj ua li no.



# Home Affordable Modification

Learn how you may be able to make your mortgage payment more affordable.

Are you struggling to make your monthly mortgage payment, perhaps because your interest rate has increased or you now have less income? A Home Affordable Modification through the Obama Administration's Making Home Affordable Program may be the solution. A Home Affordable Modification provides eligible homeowners with mortgage payments they can afford.

## You may be eligible for a Home Affordable Modification if you:

- Own a 1- to 4-unit home that is your primary residence.
- Got your mortgage on or before January 1, 2009.
- Have a mortgage payment (including taxes, insurance, and homeowners association dues) that is more than 31 percent of your gross (pre-tax) monthly income.
- Owe less than or equal to \$729,750 on your first mortgage for a one unit property (there is a higher limit for 2- to 4-unit properties – consult your mortgage lender).

## Take Action Today

If you think you may be among the millions of homeowners who are eligible for a Home Affordable Modification, act now.

- Visit [www.MakingHomeAffordable.gov](http://www.MakingHomeAffordable.gov).
- Call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673) to speak with a representative in English or Spanish, or to make an appointment to speak with a representative in another language.
- A HUD-approved housing counselor can also talk to you about your situation and help you decide what options are best for you. You can find a HUD-approved housing counselor at [www.hud.gov](http://www.hud.gov).



## These services are free!

If you are scheduled for foreclosure, contact your mortgage lender or a housing counselor immediately. Your mortgage lender may postpone the foreclosure while your loan is evaluated.

## Beware of Foreclosure Rescue Scams

- Scam artists often target homeowners who are struggling to meet their mortgage commitment or anxious to sell their homes. Recognize and avoid common scams.
- Assistance from a HUD-approved housing counselor is FREE. Beware of anyone who asks you to pay a fee in exchange for counseling or a loan modification.
- Beware of people who pressure you to sign papers immediately.
- Do not sign your deed over to anyone unless you are working directly with your mortgage lender to forgive your debt.
- Never make a mortgage payment to anyone other than your mortgage lender without their approval.



Visit [www.MakingHomeAffordable.gov](http://www.MakingHomeAffordable.gov) or call 1-888-995-HOPE (4673)